The Order of the Court is stated below:
Dated: November 06, 2026 05:45:29 PM **/s/** RYAN P.C. STACK
District Court Judge

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Petitioner's Attorney

IN THE FOURTH JUDICIAL DISTRICT COURT
UTAH COUNTY, STATE OF UTAH

IN THE MATTER OF THE MARRIAGE OF JADE TO'O, Petitioner, & TAUMALOTO TO'O, Respondent.	**DECREE OF DIVORCE** Case No. 264400972 Judge Ryan Stack Commissioner Marian Ito

THE COURT, having made its Findings of Fact and Conclusions of Law, now hereby Orders, Adjudges, and Decrees:

GROUNDS AND JURISDICTION

1. Residency. Petitioner ("Wife" or "Jade") has been a resident of Utah County for at least three months prior to the filing of this action.

2. Marriage Statistics. Petitioner and Respondent ("Husband" or "Loto") were married on July 5, 2013. The parties separated on or about October 12, 2025. The bonds of matrimony are hereby forever dissolved.

3. Grounds. The parties have experienced significant disagreements regarding their marriage and future together. The marriage has irretrievably broken down due to irreconcilable differences. The court should grant a decree of divorce on the grounds of irreconcilable differences.

CHILDREN

4. No Children. No children were born as issue of this marriage, and none are expected.

ALIMONY

5. Alimony. Husband and Wife are each capable of supporting himself and herself; and, therefore, neither should be awarded alimony. Both Husband and Wife waive and relinquish the right to receive alimony from the other both now and in the future.

TAXES

6. Tax Returns. The parties filed joint income tax returns for tax year 2025. The resulting refund has been taken into consideration as part of this settlement agreement. Should any audit or adjustment of the parties' 2025 joint tax returns result in additional taxes or penalties, Loto shall be solely responsible for those amounts and shall indemnify and hold Jade harmless from those obligations. The parties shall file separate income tax returns for tax year 2026.

BUSINESS INTERESTS

7. Business Interests. During the marriage, Loto was involved in the creation of Coconut Famili. Following the parties' separation, Loto became involved in the creation of the startup business RSLNT Wellness. Coconut Famili has little or no present value. RSLNT Wellness remains in the startup phase and has not yet received revenue. Loto has incurred approximately $70,000 in startup debt associated with RSLNT Wellness.

a. Award of Interests. Loto shall be awarded, as his sole and separate property, the parties' right, title, and interest in Coconut Famili and RSLNT Wellness, including all ownership interests, equity, goodwill, and all present and future benefits arising from those interests. Jade relinquishes and waives any ownership, marital-property, or equitable interest in either business.

b. Business Liability. As between the parties, Loto shall be solely and fully responsible for all debts, liabilities, and obligations associated with either business, including startup costs, loans, credit-card balances, guarantees, taxes, and operating obligations, whether presently known or later discovered. His responsibility includes the approximately $70,000 in RSLNT Wellness startup debt described above and is not limited to that amount. Loto shall indemnify and hold Jade harmless from any resulting claim, collection action, loss, expense, or liability, including reasonable attorney fees and costs incurred in enforcing this obligation.

DEBTS

8. Debts. Husband and Wife acquired debts during the marriage. As part of the parties' overall settlement, and in consideration of the agreements set forth herein, each party shall assume and be solely responsible for the debts allocated to that party below and shall indemnify and hold the other party harmless from liability for those debts:

Creditor	***Approx. Balance***	***Obligation of:***
American Express (Personal) (1006)	$6,375.74	Loto
Navy Federal Credit Union (9095)	$24,960.37	Loto
Army Finance Debt (Loto's name)	$5,197.37	Loto
Navy Federal Credit Union (Car Debt)	$10,073	Loto
Debts for RSLNT Wellness		
US Bank, Triple	$7,955.13	Loto
Discover	$8,190.00	Loto
Wells Fargo	$7,209.00	Loto
American Express (Business)	$14,496.53	Loto
US Bank, Shield	$12,760.41	Loto

Bank of America	$20,014.08	Loto

a. Neither party will incur any additional liability on joint credit cards or any joint accounts.

b. Other Debts. Each party will be responsible to pay any other debt he or she individually incurred. If any other joint debts are later discovered and not stated and divided herein, the person incurring the debt will be solely responsible for the payment thereof and should hold the other party harmless therefrom.

c. Creditors. The parties understand that for joint debts upon the entering of the Decree of Divorce of joint debtors, the claim of a creditor remains unchanged unless otherwise provided by the contract, or until a new contract is entered into between the creditors and the debtors individually.

d. Notification to Creditors. The parties may notify their respective creditors for joint debts regarding the court's division of debts, obligations, or liabilities, and regarding the parties' separate current addresses.

e. Delinquency in Payments. If either party is obligated on a joint-secured debt, the payment of that debt must remain current. In the event that a payment is not paid in a timely manner, the secured asset must be placed immediately on the market for sale in order to protect the joint debtors. A party who makes payment on a delinquent debt in order to protect his or her credit rating, may seek reimbursement of the payment of that debt in addition to interest and attorney's fees from the other party.

PROPERTY

9. Personal Property. During the course of the marriage relationship, the parties have acquired certain personal property. The parties are each awarded the personal property *that is in*

his or her respective possession on the date of the Stipulation, or except where further specified as follows:

Item Description:	*Awarded to:*
2024 Kia Sportage	Loto
2010 Mitsubishi Galant	Jade
Jade's personal belongings	Jade
Loto's personal belongings	Loto

a. Each party shall reasonably cooperate in returning any personal belongings awarded to the other party that remain in his or her possession.

b. Within fifteen (15) days after signature of the parties' Stipulation, the parties shall execute any documents necessary to transfer the titles identified above to the party awarded the vehicle, as applicable.

10. Property Settlement Payment. In consideration of the overall division of assets and liabilities and the other agreements set forth herein, Loto shall pay Jade $2,000.00 as a property settlement payment within three (3) months from the entry of the Decree of Divorce.

11. Real Property. The parties did not acquire any real property during the marriage.

FINANCIAL ACCOUNTS

12. Bank and Investment Accounts. During the marriage the parties acquired various bank and financial accounts. In consideration of the overall division of marital assets liabilities, and other agreements contained herein, the accounts shall be awarded as follows:

Account/Investment	***Approx. Balance***	***Awarded to***
AFCU (8466) – Savings – Jade's	$490.00	Jade
AFCU (8363) – Savings – Jade's	$5.0	Jade
Navy Federal CU (7200) – Chckng – Jade's	$15.00	Jade
Navy Federal CU (1056) – Savings - Jade's	$1,017.17	Jade
Navy Federal Cu (7203) _ Chkng- Joint	$0.34	Loto
Navy Federal CU (8180) _ Savings – Joint	$45.87	Loto
Navy Federal CU (4851) -Chck-Coconut Fmili	$0	Loto
Navy Federal CU (7363) - Sav -Coconut Fmili	$5.00	Loto

Navy Federal CU (7371) - MM -Coconut Fmili	$250.00	Loto
MACU (2407) – Coconut Famili	$11.29	Loto
Navy Federal CU (7883) - Chck- RSLNT Wllns	$0	Loto
Navy Federal CU (5901) - SVng- RSLNT Wllns	$0	Loto
Navy Federal CU (5927) - SVng- RSLNT Wllns	$0	Loto
Robinhood Investment Account	$52.71	Loto

a. Each party is awarded, as that party's sole and separate property, all of the parties' right, title, and interest in the accounts awarded to that party above, including the funds and other assets held therein. Each party relinquishes any claim to the accounts awarded to the other.

b. Within fifteen (15) days after signature of the parties' Stipulation, each party shall execute any documents and take any steps reasonably necessary to implement these awards, including removing the other party's name and access from any jointly held account awarded solely to one party.

13. Retirement. Husband accumulated retirement funds in his military Thrift Savings Plan ("TSP") before and during the marriage. Wife is awarded one-half of the marital portion of Husband's TSP account. The marital portion consists of contributions made during the period beginning July 5, 2013, and ending on the date of entry of the Decree of Divorce, together with the investment gains or losses attributable to those contributions. Husband is awarded his premarital balance, together with the investment gains or losses attributable to that balance, and the remainder of the account after allocation of Wife's share. Wife's awarded share shall be adjusted for attributable investment gains or losses from the valuation date through distribution.

a. Preparation of Retirement Order. The parties shall jointly retain Rori Hendrix to prepare the Retirement Benefits Court Order necessary to implement this division in a form acceptable to the TSP. Each party shall pay one-half of the preparation fees and shall cooperate in providing the information and executing the documents reasonably necessary to complete the division.

MISCELLANEOUS PROVISIONS

14. Former Name. Jade may be restored to the use of her former name of Laumatia, if she so chooses. This Court will enter an Order of Name Change if necessary.

15. Attorney Fees and Litigation Costs. Each party shall be solely responsible for his or her own attorney fees and litigation costs incurred in this action. Any such fees or costs previously paid from joint accounts or marital funds have been taken into consideration as part of the parties' overall settlement. Neither party shall seek reimbursement, an offset, or any other adjustment based on those prior payments.

16. Communication between the parties shall primarily occur through written electronic means, such as email or text message, and shall be limited to matters reasonably necessary to carry out the terms of this Stipulation and the Decree of Divorce.

17. Neither party is allowed to use the other's likeness, picture, name, identification, or credit for personal gain, such as obtaining credit, opening accounts, or acquiring services in order to prevent one party from exploiting the other's identity or financial standing post-divorce. The parties are restrained from making public comments, sharing posts, or posting photos about each other or the divorce proceedings on social media platforms such as Facebook, Instagram, Snapchat, etc. in order to protect the privacy of both parties and avoid any public airing of grievances or details about divorce.

18. Both parties will sign whatever documents are necessary to transfer title and quit claim deeds or any other documents necessary that are outlined in the Decree of Divorce and are necessary to implement the Decree of Divorce.

19. Resolution. Except for exigent circumstances or enforcement, the parties will participate in mediation prior to initiating litigation in the court regarding this matter/case.

20. Arrearages. Except as otherwise expressly provided herein, all financial claims either party may have against the other through the date both parties sign their Stipulation, including claims for past-due alimony, reimbursement of expenses, and other amounts allegedly owed are resolved by the parties' Stipulation and the Decree. Neither party shall owe the other any additional amount for such claims.

IT IS SO ORDERED.

END OF ORDER. COURT SIGNATURE AT TOP OF FIRST PAGE

Approved as to Form:

/s/ Yaiko Carranza
Yaiko Carranza (electronically signed with permission)
Attorney for Respondent